

UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA	PROOF OF CLAIM	
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Name of Debtor: The Cliffs at Glassy Golf & Country Club, LLC	Case Number: 12-01234
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Your Claim is Scheduled As Follows:
 Schedule/Claim ID: s12414
AMOUNT/CLASSIFICATION:
 \$75,000.00 UNSECURED
 (CONTINGENT)

NOTE: See reverse and attached for List of Debtors/Case Numbers/important details. Other than claims under 11 U.S.C. § 503(b)(9), this form should not be used to make a claim for Administrative Expenses arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503(a).

Name of Creditor (the person or other entity to whom the debtor owes money or property) :
HATICE KOZLOWSKI f/k/a HATICE ARTAN

Name and address where notices should be sent:
 29347866011629
 Artan, Hatice
 401 Laurel Ridge Drive
 Pickens, SC 29671

The amounts reflected above constitute your claim as scheduled by the Debtor or pursuant to a filed claim. If you agree with the amounts set forth herein, and have no other claim against the Debtor, you do not need to file this proof of claim EXCEPT as stated below.

If the amounts shown above are listed as Contingent, Unliquidated or Disputed, a proof of claim must be filed except as provided in the accompanying bar date notice.

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

RECEIVED

MAY 17 2012

BMC GROUP

Creditor Telephone Number **(864) 420-5290** email: **haticem@clayford.com**

THIS SPACE IS FOR COURT USE ONLY

Name and address where payment should be sent (if different from above):
HATICE KOZLOWSKI f/k/a HATICE ARTAN
401 LAUREL RIDGE DRIVE
PICKENS, S.C. 29671

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. **N/A**

Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number (if known):
NOT APPLICABLE
 Filed on: _____

Payment Telephone Number **(864) 420-5290** email: **haticem@clayford.com**

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ **75,000.00**

If all or part of your claim is secured, complete item 4.
 If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM: **CLASS "A" GOLF MEMBERSHIP RETURN - INITIATION FEE**
 (See instruction #2)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6338	3a. Debtor may have scheduled account as: NOT APPLICABLE <small>(See instruction #3a)</small>	3b. Uniform Claim Identifier (optional): NOT APPLICABLE <small>(See instruction #3b)</small>
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4. SECURED CLAIM: (See instruction #4) **NOT APPLICABLE**

Check the appropriate box if your claim is secured by a lien on property or a right of set off, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff:
 Describe:
 Real Estate Motor Vehicle Other _____

Value of Property: \$ _____

Annual Interest Rate: _____ % Fixed or Variable (when case was filed)

Amount of arrearage and other charges, as of time case filed, included in secured claim, if any: \$ _____

Basis for Perfection: _____

Amount of Secured Claim: \$ _____

Amount Unsecured: \$ _____

5. Amount of Claim Entitled to Administrative Expense status under 11 U.S.C. § 503(b)(9) or Priority under 11 U.S.C. § 507(a). If any part of the claim falls into one of the following categories, check the box specifying the administrative expense or priority and state the amount.

Amount entitled to priority: \$ _____	Amount entitled to administrative expense under 11 U.S.C. § 503(b)(9): \$ _____
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You MUST specify the priority of the claim:

<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).	<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (_____). <input type="checkbox"/> Value of goods received by the debtor within 20 days before the date of the bankruptcy filing - 11 U.S.C. § 503(b)(9).
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* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment

NOT APPLICABLE

Cliffs POC

 00713

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)

NOT APPLICABLE

7. DOCUMENTS: Attached are redacted copies of documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and definition of "redacted").
 DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.
 If the documents are not available, please explain:

DATE-STAMPED COPY: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES OR EMAIL NOT ACCEPTED) so that it is actually received on or before 4:00 pm prevailing Eastern Time on May 31, 2012 for Non-Governmental Claimants OR on or before 4:00 pm prevailing Eastern Time on August 27, 2012 for Governmental Claimants.

BY MAIL TO:
 BMC Group, Inc
 Attn: Cliffs Claims Processing
 PO Box 3020
 Chanhassen, MN 55317-3020

BY MESSENGER OR OVERNIGHT DELIVERY TO:
 BMC Group, Inc
 Attn: Cliffs Claims Processing
 18675 Lake Drive East
 Chanhassen, MN 55317

8. SIGNATURE: (See instruction #8)

Check the appropriate box.

I am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: HATICE KOZLOWSKI F/K/A HATICE ARTAN
 Title: _____
 Company: _____
 Address and telephone number (if different from notice address above): _____

 Telephone number: _____ email: hattiemae02@yahoo.com

Hatice Kozlowski May 14/2012
 (Signature) (Date)

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

LIST OF DEBTORS:

Case Name	Case Nbr
The Cliffs Club & Hospitality Group, Inc.	12-01220
CCHG Holdings, Inc.	12-01223
The Cliffs at Mountain Park Golf & Country Club, LLC	12-01225
The Cliffs at Keowee Vineyards Golf & Country Club, LLC	12-01226
The Cliffs at Walnut Cove Golf & Country Club, LLC	12-01227
The Cliffs at Keowee Falls Golf & Country Club, LLC	12-01229
The Cliffs at Keowee Springs Golf & Country Club, LLC	12-01230
The Cliffs at High Carolina Golf & Country Club, LLC	12-01231
The Cliffs at Glassy Golf & Country Club, LLC	12-01234
The Cliffs Valley Golf & Country Club, LLC	12-01236
Cliffs Club & Hospitality Service Company, LLC	12-01237



The Cliffs

The Cliffs Golf & Country Club, Inc.
The Cliffs at Keowee Vineyards Golf & Country Club, LLC
The Cliffs at Walnut Cove Golf & Country Club, LLC
The Cliffs at Keowee Falls Golf & Country Club, LLC
The Cliffs at Keowee Springs Golf & Country Club, LLC
The Cliffs at Mountain Park Golf & Country Club, LLC
The Cliffs at High Carolina Golf & Country Club, LLC

THE CLIFFS CLUBS MASTER MEMBERSHIP PLAN

First Edition	May, 1992
Revised	January, 1993
Revised	June, 1995
Revised	January, 1999
Revised	January, 2001
Revised	September, 2004
Revised	January, 2007
Revised	January, 2009

The Cliffs Golf & Country Clubs
3598 Highway 11
Travelers Rest, South Carolina 29690
(864) 660-1100

Membership, a property owner must apply for and pay all required deposits either (i), in the case of a purchaser of company inventory, within thirty (30) days following the closing of previously unsold company property, or (ii), in the case of a purchaser of a Cliffs property in a resale transaction, at the closing of a resale property from a seller who holds a Cliffs Family Membership that can be resigned and reissued to the resale purchaser. Resignation by a Cliffs Family Member and re-issuance of the resigned Cliffs Family Membership to a resale purchaser is the only means provided for a Cliffs property purchaser in a resale transaction to be guaranteed the ability to obtain a Cliffs Family Membership. In the event a purchaser of a resale property does not elect to have the seller's Cliffs Family Membership reissued to the purchaser, the Cliffs Family Member shall resign the membership and be entitled to a refund of initiation deposit paid at the time the Member joined the Club. A Cliffs Family Member who sells his/her Cliffs property and purchases another property in the same community within thirty (30) days following the closing of such sale may retain the Cliffs Family Membership, as long as the membership is active and in good standing. Acquisition of a Cliffs Family Membership is always based on availability, which is not guaranteed, as determined by the Cliffs Clubs and management.

4.2

Cliffs Golf
Membership

Cliffs Golf Membership, previously referred to as an "A" or Full Golf Membership, allows a Member and the Member's family, as defined in Section 10 of this Plan, to have access to all Club Facilities. A Cliffs Golf Membership may be available to property owners in all of the Cliffs Communities who apply for and are accepted for membership at their Home Club. To be guaranteed acceptance and issuance of a Cliffs Golf Membership, a property owner must apply for and pay all required deposits either (i), in the case of a purchaser of company inventory, within thirty (30) days following the closing of previously unsold company property, or (ii), in the case of a purchaser of a Cliffs property in a resale transaction, at the closing of a resale property from a seller who holds a Cliffs Golf Membership that can be resigned and reissued to the resale purchaser. Resignation by a Cliffs Golf Member and re-issuance of the resigned Cliffs Golf Membership to a resale purchaser is the only means provided for a Cliffs property purchaser in a resale transaction to be guaranteed the ability to obtain a Cliffs Golf Membership. In the event a purchaser of a resale property does not elect to have the seller's Cliffs Golf Membership reissued to the purchaser, the Cliffs Golf Member shall resign the membership and be entitled to a refund of initiation deposit paid at the time the Member joined the Club. A Cliffs Golf Member who sells his/her Cliffs property and purchases another property in the same community within thirty (30) days following the closing of such sale may retain the Cliffs Golf Membership, as long as the membership is active and in good standing. If a Cliffs Golf Member elects to retain his/her Cliffs Golf Membership upon the sale of his/her property and purchase of another property in the same community as described

above, the Member will be considered to have joined after June 1999 for the purpose of the initiation deposit set out in 11.1 below, and will have paid a 100% initiation deposit.

4.3 Cliffs Corporate
and Executive
Membership

A Cliffs Corporate or Executive Membership may be available to any corporation, partnership, or other legal entity, at the discretion of the Cliffs Clubs. The "Corporate and Executive Member Designee" program allows a Member Designee and his/her family, as defined in Section 10 of this Plan, to have access to designated club facilities and golf courses. The Corporation may change the Member Designee from time to time as provided for in the Membership Plan. The number of Cliffs Corporate and Executive Memberships is limited at all times. The Club reserves the right to provide additional course access to Corporate and Executive Memberships under modified membership programs and special use requests.

4.4 Marina Membership

Marina Membership is included in the Keowee Vineyards Cliffs Family Membership, Keowee Vineyards Cliffs Golf Membership, Keowee Falls South Cliffs Family Membership, Keowee Falls South Cliffs Golf Membership, Keowee Falls North Cliffs Family Membership, Keowee Falls North Cliffs Golf Membership, Keowee Springs Cliffs Family Membership and Keowee Springs Cliffs Golf Membership and entitles the Member and his/her family to unlimited use of the marina facilities located within the Cliffs at Keowee Vineyards Community, the Cliffs at Keowee Falls South Community, the Cliffs at Keowee Falls North Community, and the Cliffs at Keowee Springs Community. Marina privileges include use of the boat access ramps, club-owned wet slips and any other general marina services. Use of wet slips, boat storage facilities and marina services provided by a dockmaster are available at additional fees. Keowee Marina Memberships entitling the Member to the marina privileges set forth above may be available to other membership classifications through the "add on" privileges outlined in this Membership Plan.

4.5 Cliffs Temporary
Membership

The Cliffs Clubs has the plenary right to offer Cliffs Temporary Memberships at any Home Club to non-property owners. The Temporary Memberships are subject to recall by the Cliffs Clubs at anytime. This membership class provides individuals with temporary access to designated Club Facilities.

4.6 Cliffs Charter
Membership

A Cliffs Charter Membership is a classification originally made available to the first fifty (50) property owners in The Cliffs at Glassy and The Cliffs Valley communities, all which have been issued. The Cliffs Charter Membership allows a Member and the Member's family, as defined in Section 10 of this Plan, to have access to all of the Club Facilities with the same rights and privileges of use

March 10, 2009

The Cliffs Communities, Inc.
3598 Highway 11, Travelers Rest
South Carolina, 29690

Dear Ms. Megan Boggs,

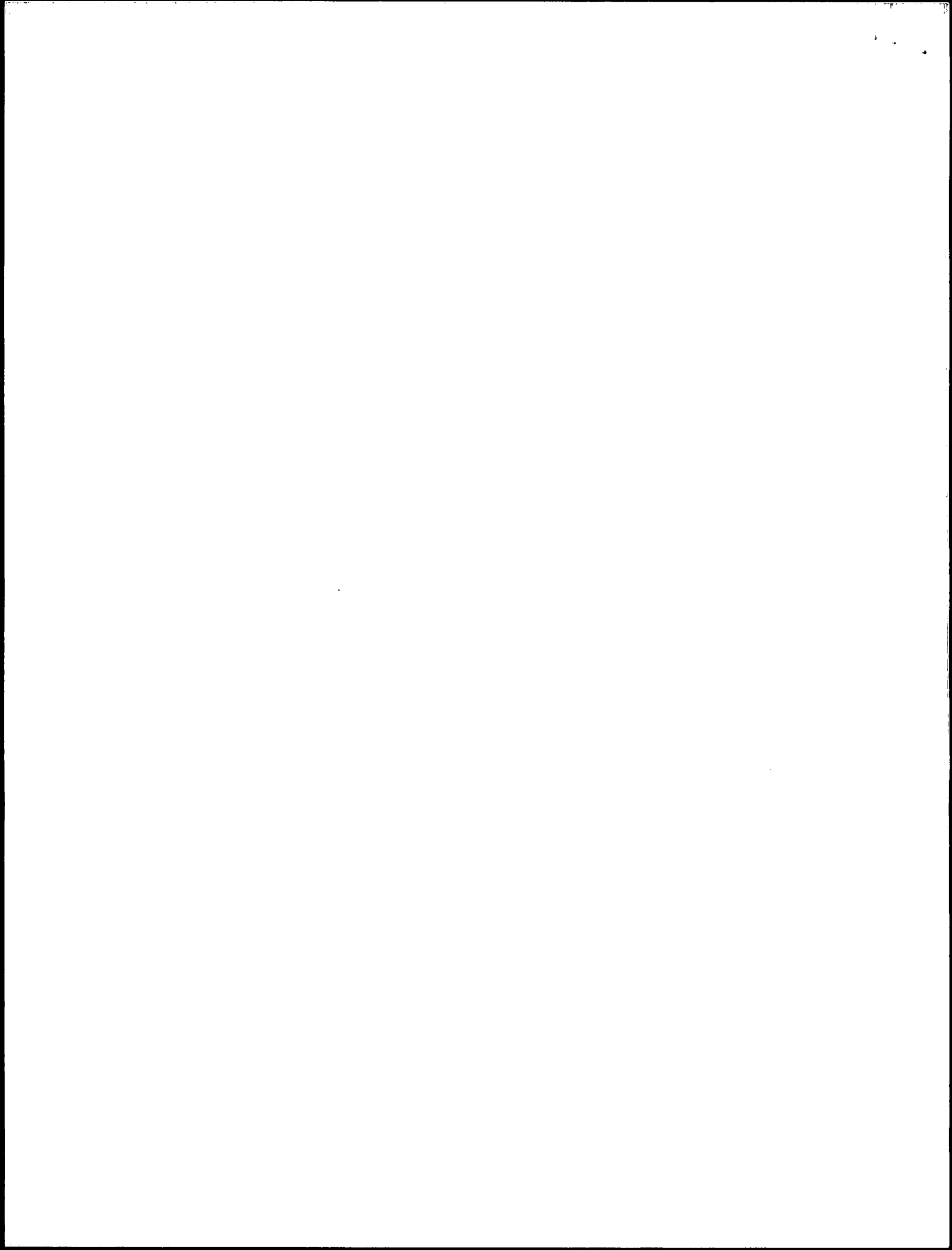
This letter is in regards to class "A" membership account #A00151. At this time, I would like to resign my membership. I expect monies refunded in full for \$75,000.00 in an appropriate period of time as agreed to when I purchased the land and membership and signed the closing contracts back in 2004. I expect the Cliffs Communities to honor the contract and refund my money in an appropriate period of time. If the full membership amount is not refunded in an appropriate period of time, the monies should accrue interest as per current prime lending rate till the money is refunded in full.

I look forward to your reply in regards to this matter at your earliest convenience.

Yours truly,

A handwritten signature in black ink, appearing to read "Hatice Artan", with a long horizontal flourish extending to the right.

Hatice Artan





April 4, 2006

Ms. Hatice Artan
7104 Glen Forest Drive
Greenville, SC 29607

Dear Ms. Artan,

Thank you for inquiring about your Cliffs Membership. Our records show that you closed on Section 5, Lot 74 at The Cliffs at Glassy on May 6, 2004. You purchased a Full Golf Membership for \$75,000; the initiation deposit that you paid is 100% refundable.

The current initiation deposit for a Full Golf Membership is \$100,000. Your Glassy Golf Membership is currently in good standing with The Cliffs Golf and Country Clubs. Please let me know if you have any further questions.

Thank you,

Nate Weyand
Membership Director

The Cliffs Communities, Inc.
Corporate Offices
3598 Highway 11, Travelers Rest, South Carolina 29690
(864) 371-1000 Fax: (864) 371-1600
www.cliffscommunities.com

May 4, 2012

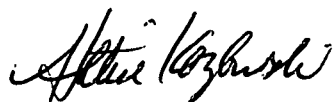
BMC Group Inc.
Attn: Cliffs Claims Processing
P.O. Box 3020
Chanhassen, MN 55317

Re: In re: The Cliffs Club & Hospitality Group, Inc., et
al. d/b/a The Cliffs Golf & Country Club
Case No: 12-01220

Dear Sir or Madam:

Please find enclosed for filing an original and one copy of the Proof of Claim in the above-referenced matter. I have also enclosed a stamped and addressed envelope and would appreciate your date stamping the copy and returning it to me in the envelope provided.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Hatice Kozlowski".

Hatice Artan
Kozlowski f/k/a Hatice Artan
Enclosures
Cc: Dana Wilkinson, Esq.
J. Michael Levensgood, Esq.

MRS. H. KOZLOWSKI
401 LAUREL RIDGE DR
PICKENS, S.C.
29671

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE
CERTIFIED MAIL™



7012 0470 0001 8682 5588

**RETURN RECEIPT
REQUESTED**



1000

55317

U.S. POSTAGE
PAID
GREENVILLE, SC
29604
MAY 14, 2012
AMOUNT

\$6.60
000883241

BMC GROUP, INC.
ATTN: CLIFFS CLAIMS PROCESSING
P.O. BOX 3020
CHANHASSEN, MN
55317-3020

RECEIVED

MAY 17 2012

BMC GROUP

